

DFCS Programs – Annual Reports Filed

Program	Information reported	Exempt from disclosure?	Comments
Pawnbrokers	# and \$ amount of loans: outstanding at beginning of year, made during the year, paid (redeemed), forfeited collateral, charged off (no collateral), and outstanding at end of year; total interest charges and other fees collected; total # and \$ on loans for collateral taken by police	No. ORS 726.130 requires the annual report and does not mention any disclosure exemption.	We aggregate the numbers and dollar amounts reported by all pawnbrokers and post that summary on our web site.
Pre-need	\$ held in trust, added to/ withdrawn during the year; income earned; fees charged; gain/loss in account; itemized \$ details for each purchaser	No. However, we likely would redact customer names and addresses as confidential should any public records request be received.	
Check cashers	# of checks cashed, divided into government, payroll and other; # that exceeded \$1000 face value; total face value of all checks cashed; total fees charged; # of checks dishonored by financial institution	No. HB 2202 (2007) does not contain any language exempting any records in this program from public disclosure.	Annual report form is still in the process of being developed.
Consumer Finance	Conventional: # and \$ amount of loans: outstanding at beginning of year, made during the year, and outstanding at end of year; APR and max. loan amount by type of collateral; # and \$ of defaulted loans; collections processes; Short-term: # and \$ amount of loans: outstanding at beginning of year, made during the year, rolled over, and outstanding at end of year; # and \$ of defaulted loans and collections processes; max. and average loan amount and APR; # filing for bankruptcy	May be exempt from disclosure under ORS 192.502 (6): "Records, reports and other information received or compiled by the director of DCBS in the administration of ORS chapters 723 and 725 not otherwise required by law to be made public, to the extent that the interests of lending institutions, their officers, employees and customers in preserving the confidentiality of such information outweighs the public interest in disclosure."	We aggregate the numbers and dollar amounts reported by all consumer finance lenders and post that summary on our web site but do not post data by licensee.
Banks (Call reports are filed quarterly)	Dollar amounts for cash on hand, deposits, loans/leases, allowances for losses, assets, liabilities, subordinated notes, stock, real estate owned, retained earnings, equity capital, etc.	Probably not. ORS 706.720 declares examination reports and work papers, proprietary information and investigatory information, etc., confidential, and sets up a balancing test for other records; however, all call reports are posted by FFIEC on its web site.	We aggregate and post on our web site data for assets, loans, deposits, liabilities, etc. and compare data to previous year. Also post total loans, deposits and assets by institution.
Credit Unions (Call reports are filed quarterly)	Dollar amounts for cash on hand, deposits, loans/leases, allowances for losses, assets, liabilities, subordinated notes, investments or loans to CUSO and other CUs, real estate owned, undivided earnings, net income, etc.	Probably not. See text of ORS 192.502(6) above in the Consumer Finance program; however, all call reports are posted by NCUA on its web site.	We aggregate and post on our web site data for assets, loans, deposits, liabilities, etc. and compare data to previous year. Also post total loans, deposits and assets by institution.